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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 09-44004 WJL

JOSEPH RICHARD GUADAGNI and
DIANA RANE GUADAGNI,

Chapter 13

Debtors.

DECLARATION OF DEBTOR IN
SUPPORT OF DEBTORS' MOTION TO
VALUE LIEN

I, Diana Guadagni, declare:

1. I am one of the debtors in the above-captioned case.

2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.

3. At the time I filed my chapter 13 case, on May 11, 2009, I was the owner of the real property located at 2921 Honeysuckle Circle, Antioch, CA 94531 (the "property").

4. I am informed and believe that on the date I filed my case, my property was worth approximately \$200,000.00.

5. The property is encumbered by a First Deed of Trust in favor of Carrington Mortgage Corporation Services, LLC successor to New Century Mortgage Corporation in the sum of \$272,630.15, as evidenced

by its amended proof of claim filed on July 13, 2009, a copy of which is attached as Exhibit A and made a part hereof.

6. American General Finance dba American General Financial Services, Inc. is the beneficiary of a Second Deed of Trust against the property in the sum of \$167,888.36, as evidenced by its amended proof of claim filed on June 11, 2009, a copy of which is attached as Exhibit B and made a part hereof.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Dated: August 5, 2011

/s/ Diana Guadagni
DIANA GUADAGNI